AKSY
Jurnal Ilmu Akuntansi dan Bisnis Syariah
Volume V, Nomor 1, Januari 2023, Halaman 50-65

HEALTH LEVEL ANALYSIS OF PT. BANK BJB USING THE CAMEL METHOD

Wildan Army Abdillah
Politeknik Triguna Tasikmalaya
wildanarmy@upi.edu

Muhammad Iqbal Nurfauzan
STIE STMY Majalengka
muhammadiqbalnurfauzan@gmail.com

Abstrak

Penelitian ini bertujuan untuk menilai tingkat kesehatan keuangan Bank Pembangunan Daerah Jawa Barat dan Banten (PT. Bank BJB) selama periode 2012-2021 dengan menggunakan metode CAMEL. Metode CAMEL digunakan untuk menilai aspek keuangan suatu lembaga keuangan, yaitu Modal, Kualitas Aset, Manajemen, Pendapatan, dan Likuiditas. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif, yang dilakukan dengan menganalisis data dari sumber laporan keuangan PT. Bank BJB selama periode 2012-2021. Data yang digunakan dalam penelitian ini bersifat sekunder dan dianalisis menggunakan berbagai teknik analisis keuangan. Hasil kajian menunjukkan bahwa kesehatan keuangan PT. Bank BJB periode 2012-2021 dapat dinyatakan sangat sehat. Hal ini dapat menjadi dasar bagi manajer untuk memprediksi kondisi keuangan bank di masa mendatang dan mengambil kebijakan yang tepat untuk meningkatkan kinerja keuangan bank. Penelitian ini memiliki arti penting karena tingkat kesehatan keuangan suatu lembaga keuangan dapat mencerminkan bagaimana bank menerapkan kebijakan ekonominya.

Kata Kunci*:* Assets, Capital, Earnings, Liquidity, Management

Abstract

This study aims to assess the financial soundness level of Regional Development Bank of West Java and Banten (PT. Bank BJB) during the 2012-2021 period using the CAMEL method. The CAMEL method is used to assess the financial aspects of a financial institution, namely Capital, Asset Quality, Management, Earnings, and Liquidity. This study uses a quantitative approach with a descriptive method, which is carried out by analyzing data from the financial report sources of PT.Bank BJB during the 2012-2021 period. The data used in this study are secondary and are analyzed using various financial analysis techniques. The study results indicate that the financial soundness of Regional Development Bank of West Java and Banten (PT. Bank BJB) during the 2012-2021 period can be stated to be very healthy. This can be the basis for managers to predict the bank's financial condition in the future and take appropriate policies to improve the bank's financial performance. This research has an essential meaning because the level of the financial health of a financial institution can reflect how the bank implements its economic policies.

Keywords: Assets, Capital, Earnings, Liquidity, Management

1. INTRODUCTION

Bank is a business entity whose primary function is to collect funds from the public or customers in the form of a stash, savings, giro, and deposits and then channel them through financing or credit, or other documents to help improve the standard of living of people in a country (Rangga Pangestu, 2021). Apart from functioning as an intermediary institution which is a financial institution, banks also assist the economic system in expediting the process of the economic system through payment transactions and become the implementation of monetary policy as government policy (AN N. Sari, 2021).

The banking industry plays a crucial role in the economic development of any country. As mentioned, banks collect funds from the public in various forms and use them to finance multiple sectors such as agriculture, manufacturing, and services. This, in turn, creates job opportunities, boosts economic growth, and increases people's standard of living. Apart from being financial intermediaries, banks also facilitate payment transactions, which is crucial for the smooth functioning of the economy. Banks ensure that people can carry out their financial transactions efficiently and securely by providing various payment services such as credit cards, electronic fund transfers, and online banking. Furthermore, banks act as an implementation of monetary policy as a government policy. The central bank uses various tools such as reserve requirements, interest rates, and open market operations to control the money supply in the economy. Banks, an integral part of the financial system, play a crucial role in implementing these policies. Generally, banks are essential to any modern economy, and their role extends beyond just being a financial intermediary. They help channel funds to productive sectors, facilitate payment transactions, and implement government monetary policies, making them crucial for economic development.

Based on the provisions of Article 2 of Law Number 7 of 1992 concerning Banking, banking is based on economic democracy, which can be interpreted that the wider community is required to play an active role in banking activities while the government, including, in this case, Bank Indonesia, acts to provide direction and guidance for growth—the banking world while creating a healthy climate for its development (Trisnawati et al., 2022). In running a business entity as a financial institution, banks must pay attention to how it performs because the public will trust their funds to be managed by banks with good performance (Pratikto & Rahmawati, 2021). Vice versa, if a bank has poor financial performance in the analysis of financial statements, the public will prefer other banks that are seen as better (Fatimah, 2020).

Banking financial institutions, in carrying out their business, need to pay attention and consider the risks that will be faced because when a customer deposits their funds in the form of savings, giro, or deposits, the bank must manage these funds properly and correctly so that they can display good financial performance and become a measuring tool for business health (Pratikto et al., 2019). Banking health can also be seen from the ability of banks to carry out operational activities properly and correctly in financial reports issued by banks, as well as being a source of information regarding the bank's financial position, performance, and changes in the company's financial position (Pattiruhu, 2020). One of the studies on banking health analysis is the CAMEL method.

The CAMEL method is one method used to analyze a bank's health. This method looks at five main factors, namely Capital, Asset quality, Management, Earnings (ability to generate profits), and Liquidity. By paying attention to these five factors, it can be seen whether a bank is in good health. Each element is given a score and added to get a total score. The score obtained is used as a reference in assessing the soundness of the banking system. This method is widely used by banking supervisory institutions and investors in making investment decisions.

Camel was introduced in Indonesia in February 1991 and issued by Bank Indonesia, which was further refined in 1997 by Bank Indonesia on the procedure for assessing the soundness level of Commercial Banks (Pratikto et al., 2019). In this method, five assessment components are measured: Capital, Assets, Management, Earnings, and Liquidity (R. K. Sari, 2019). The bank to be analyzed in this study is PT. Bank BJB, one of regional banks in West Java and Banten. PT. Bank BJB also has a market share in the West Java region as the only Regional Development Bank that supports economic growth in the West Java and Banten regions. Performance at the PT. Bank BJB must always be well maintained; therefore, at the soundness level, the financial statements must always be healthy so that people can have confidence in the performance carried out by the bank. Because the level of customer trust greatly affects the development of a bank.

Based on the description discussed above, the writer is interested in researching the Financial Statements at PT. Bank BJB as an assessment of the soundness level of the bank. The title discussed by the author is "Analysis of the Soundness Level of Financial Statements at PT. BANK BJB with the CAMEL Method for 2012 – 2021. PT. Bank BJB use the CAMEL method, and when viewed from these problems, the aim is to understand and determine the soundness of the financial statements at PT. BANK BJB with the CAMEL method.

2. LITERATURE REVIEW

Generally, a bank can be interpreted as a place where funds are collected from the public to be managed or stored and can be retrieved indefinitely by the customer according to the initial contract between the customer and the bank (Pratikto et al., 2021). In addition, banks also play a role in extending credit and facilitating financial transactions involving customers and third parties. As critical financial institutions, banks have a very strategic position in the economy of a country (Andriasari & Munawaroh, 2020). Banks can mobilize public funds to be allocated to sectors in need, such as the industrial, agricultural, and infrastructure sectors. That way, banks can accelerate economic growth and improve the welfare of society as a whole. However, as an institution that manages public funds, banks must also consider risk factors in their operations. Therefore, risk management is essential for effective and trustworthy bank management.

2.1 Bank Health Level

Referring to the Decree of the Board of Directors of BI No.26/23/KEP/DIR dated 29 May 1993, the soundness of a bank is an assessment using a qualitative approach on various aspects that can affect the condition and development of a bank. This qualitative approach can be carried out by assessing capital, assets, management, income, and liquidity factors (Sumadi, 2018). Assessment of the soundness of a bank using a qualitative approach involving factors such as capital, assets, management, income, and liquidity is essential. In this way, we can assess holistically and thoroughly the performance of a bank and the potential risks that might occur. Assessment of bank health is critical because banks have a vital role in a country's economy, and the collapse of one bank can significantly impact the banking system and the economy. Therefore, regulators and banking supervisors often use bank soundness assessments to monitor and control the banking system's stability.

2.2 CAMEL Method

Capital, Assets, Management, Earning (profitability), and Liquidity, which is then abbreviated as CAMEL, are aspects that need to be fulfilled in assessing the soundness of a bank that can be seen in the financial statements of a bank (Maghfiroh & Pratikto, 2022). Capital or capital is the first aspect to be assessed to measure a bank's health. The Capital Adequacy Ratio uses high funds for a bank's sustainability and success, which can be channeled through public credit (Hafiz, 2018). The next aspect is Assets (Earning Assets), where companies own these assets and are very important because assets are used to support the running of a banking company; non-performing Loans are one of the ratios that represent assets (Trisnawati et al., 2022). In the management aspect, it will be measured using Net Profit Margin (Trisnawati et al., 2022), where management is the result of measuring strategies in the form of data collection, guarding, and monitoring processes in carrying out bank operational processes in obtaining maximum results (Maghfiroh & Pratikto, 2022). Earning or profitability results from testing profit on capital or profit on assets owned by a bank at a particular time (Hafiz, 2018). The earnings aspect will be measured using return on assets and BOPO. Lastly, the liquidity aspect, the company's obligation to meet the size of current debt, will be represented by the financing deposit ratio.

2.2.1 Capital

Every bank must maintain sufficient capital to anticipate the possibility of bad things happening in the future (Büyükşalvarci & Abdioğlu, 2011). One of the indexes used to assess a bank's ability to bear the risk of earning assets financed with its capital is the Capital

Adequacy Ratio (CAR). This ratio measures how much of the bank's capital is used to bear the risk of its operational activities. Bank capital can be obtained from retained earnings with little trouble or funds from new debt and shares with higher risk. CAR can be calculated by comparing the bank's capital with Risk Weighted Assets (ATMR). If the bank's capital adequacy level (CAR) is high, it can be said that it is in a healthy condition (Abdillah & Nurfauzan, 2022). The CAR ratio that is required to be achieved by a bank is at least 8% (Taswan, 2010). Aside from being the primary source of financing for operational activities, capital also serves as a foundation for banks in dealing with possible losses. The use of CAR is used as a measure of the level of capital adequacy. If this ratio is high, it will increase profitability with the capital owned, which can be used to finance the bank's total cost and cover the risk of using assets in the form of lending where there is an indication of trouble. Sufficient capital will minimize the bank's risk of obtaining enormous profitability by safely expanding its business.

2.2.2 Assets

Assessment of asset quality is an essential aspect in assessing the soundness of a bank. The ratio used to measure asset quality is the ratio of earning assets classified as total earning assets owned by the bank. In this case, earning assets can generate bank income, such as customer loans. This ratio will indicate how much the percentage of productive assets is at risk of the possibility of not being able to be repaid by customers or known as non-performing loans (NPL). The higher the percentage of NPLs in a bank's productive assets, the lower the quality of the bank's assets. Therefore, banks need to pay attention to the quality of their assets so that they remain healthy and can deal with risks that may occur in the future.

2.2.3 Management

Management is one of the essential rating ratios to assess the condition of a bank. This assessment is based on the bank's ability to manage capital, assets, profitability, maintain liquidity, and carry out general management properly. A bank's ability to manage money is shown by the CAR (Capital Adequacy Ratio), which is a ratio that measures a bank's ability to bear risks from its operational activities with its capital. Meanwhile, the asset quality parameter indicates the bank's ability to manage assets, which measures the percentage of non-performing loans to total assets. Bank profitability is measured by ROA (Return on Assets) and ROE (Return on Equity), meanwhile the liquidity ratio indicates a bank's ability to maintain liquidity. Lastly, general management includes the bank's ability to run operations properly, such as risk management, HR management, and information technology management. These management aspects must be appropriately managed so the bank can operate effectively and efficiently and generate stable and sustainable profits.

2.2.4 Earning

Earning is an appraisal ratio that measures a bank's profitability or ability to generate profits. One of the methods used in this measurement is to use Return on Assets (ROA) and Operating Expenses to Operating Income (BOPO). ROA is a ratio that measures the efficiency of using a bank's assets to generate profits. On the contrary, BOPO measures the amount of a bank's operating expenses compared to its operating income. The higher the ROA and the lower the BOPO, the better the bank's profitability. Therefore, good and effective management can improve bank performance in generating profits.

2.2.5 Liquidity

Liquidity is a ratio used to assess a bank's ability to meet its financial obligations in the short term. This ratio can be measured by looking at the financing received by the bank from the public compared to the funds kept at the bank, which is known as the Long to Deposit Ratio. This ratio is an essential indicator for assessing a bank's financial health because it indicates the bank's ability to meet financial obligations swiftly. Banks with a high liquidity ratio will have more cash available and can fulfill their financial obligations more efficiently.

3. RESEARCH METHODS

The place used by researchers is PT. Bank BJB . Period 2012-2021. Thus the researcher uses financial report data from the company obtained through the official website https://bankpt.bankjabar.co.id/. The population is a generalization area consisting of subjects/objects with specific quantities and characteristics determined by the researchers to study and then draw the conclusions (AN N. Sari, 2021). The population in this study was taken from the financial statements of PT. Bank BJB for 2010 to 2021, as many as 12 financial reports. At the same time, the sample is part of the population, where the research sample used is the income statement, balance sheet, and notes on the financial statements of PT. Bank BJB for 2012 to 2021. The type of data used in this study is quantitative data, where quantitative data is data in the form of numbers (Sugiyono, 2014). The data used in this study are in the form of numbers in financial statements. Meanwhile, the source of data in this study is secondary data. According to (Fenti, 2018), secondary data is data that does not directly provide data to data collectors, such as other people or documents. The data in this study are income statements, balance sheets, and notes to financial statements. According to (Fenti, 2018), Variables are the properties that are being studied. The variable in this study is the independent variable, while the variable is financial performance which will be measured by three methods, including the CAMEL method.

Tabel 1 Operasional variabel

No	*Variabel*	*Konsep*	*Indikator*
1	Capital	CAR is the bank's ability to maintain capital and sufficient bank management ability to identify, measure, supervise, and control risks that arise, which can affect the amount of bank capital (Trisnawati et al., 2022)	$\mathrm{CAR} = \frac{Modal\ Sendiri}{ATMR}$
2	Assets	Earning Assets Quality compares classified assets (loans, securities, interbank assets, and investments). (Trisnawati et al., 2022)	$\mathrm{NPL} = \frac{Kredit\ Bermasalah}{Total\ Kredit}$
3	Management Quality	Quality management is the rating ratio of a bank based on capital management, asset management, earnings management, liquidity management, and general management. (Andriasari & Munawaroh, 2020)	$\mathrm{NPM} = \frac{Laba\ Bersih}{Pendapatan\ Operasional}$
4	Earning Capacity	Earning is an appraisal ratio based on the profitability of a bank or a bank's ability to generate profits (Andriasari & Munawaroh, 2020)	$\mathrm{ROA} = \frac{Laba\ Sebelum\ Pajak}{Total\ Aset}$ $\mathrm{BOPO} = \frac{Beban\ Operasional}{Pendapatan\ Operasional}$
5	Liquidity	The Liquidity Ratio can be defined as a ratio that shows a bank's capability to cover its short-term liabilities (Abdillah et al., 2021).	$\mathrm{LDR} = \frac{Kredit\ yang\ diberikan}{Dana\ Pihak\ ketiga}$

As for how to calculate the ratio of each CAMEL indicator, the credit score is described below:

Table 2 CAR health predicate

Ratio Value	*Predicate*
CAR > 12%	Superfine
9% < CAR < 12%	Fine
8% < CAR < 9%	poorly
CAR < 6%	Unfine

Source: SE BI No. 6/23/DPNP tahun 2004

Table 3 NPL health predicate

Ratio Value	*Predicate*
NPL < 2%	Superfine
2% < NPL < 5%	Fine
5% < NPL < 9%	Fine Enough
8% < NPL < 12%	Poorly
NPL > 12%	Unfine

Source: SE BI No. 6/23/DPNP tahun 2004

Table 4 NPM health predicate

Ratio Value	*Predicate*
91%-100%	Superfine
81% -90%	Fine
66% - <81%	Fine Enough
51% - <66%	Poorly
<51%	Unfine

Source: SE BI No. 6/23/DPNP tahun 2004

Table 5 ROA health predicate

Ratio Value	*Predicate*
ROA > 2%	Superfine
1,26% < ROA < 5%	Fine
0,51% < ROA < 1,25%	Fine Enough
0% < ROA < 0,5%	Poorly
ROA < 0%	Unfine

Source: SE BI No. 6/23/DPNP tahun 2004

Table 6 BOPO health predicate

Ratio Value	*Predicate*
BOPO < 88%	Superfine
89% < BOPO < 93%	Fine
94% < BOPO < 96%	Fine Enough
97% < BOPO < 100%	Poorly
BOPO > 100%	Unfine

Sumber : SE BI No. 6/23/DPNP tahun 2004

Table 7 LDR health predicate

Ratio Value	*Predicate*
50% < LDR < 75%	Superfine
75% < LDR < 85%	Fine
85% < LDR < 100%	Fine Enough
100% < LDR < 120%	Poorly
LDR > 120%	Unfine

Sumber : SE BI No. 6/23/DPNP tahun 2004

4. RESEARCH RESULTS AND DISCUSSION

In detail the analysis and discussion of each indicator CAMEL Bank PT. Bank BJB can be described as follows:

Capital

Table 8 Capital

No.	*Tahun*									
CAR	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio	0.1811	0.1651	0.1608	0.1621	0.1843	0.1877	0.19	0.1771	0.1731	0.1791
Ratio (Percentage)	18.11	16.51	16.08	16.21	18.43	18.77	19.00	17.71	17.31	17.91
Average	17.60									

Source: 2022 data processing results

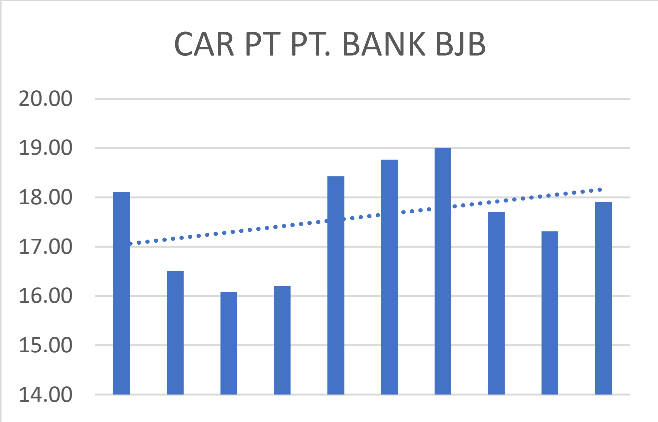

Figure 1 CAR PT. Bank BJB tbk 2012-2021 level

Table 8 above indicates the results of calculating the CAR ratio of PT. Bank BJB from 2012 to 2021. The CAR ratio data for PT. Bank BJB in the table indicates an average ratio of 17.60%, with the highest rate being 19% in 2018 and the lowest being 16.08% in 2014, which implies that, in general, PT. Bank BJB are in good health. This implies that, in general, the CAR ratio of PT. Bank BJB declared very healthy. CAR ratio trend of PT. Bank BJB experienced increases and decreases during ten years of observation. In 2013 it decreased from 18.11% to 16.51% until 2014, 16.08%, and then increased in 2015 to 16.21% to 2018 of 18.43%, 18.77%, and 19%. It decreased again in 2020 by 17.31% due to the impact of the initial pandemic in Indonesia and rose again in 2021 by 17.91%. The capital trendline that experienced a positive trend at PT. Bank BJB indicated that these banks successfully maintained capital stability. Good capital stability implies that PT. Bank BJB can deal with risks that may occur in the future and can meet the capital requirements needed to run their business. Thus, it can be concluded that PT. Bank BJB are categorized as sound banks in terms of capital. A bank needs to have sufficient and stable money because this will affect the bank's ability to provide credit and ensure the safety of customer funds.

Assets

Tabel 9 Asset quality analysis

No.	*Tahun*									
NPL	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio	0.0207	0.0283	0.0415	0.0291	0.0169	0.0151	0.02	0.0158	0.0044	0.0047
Ratio (Percentage)	2.07	2.83	4.15	2.91	1.69	1.51	2	1.58	0.44	0.47
Average	1.97									

Sumber: Hasil olah data 2022

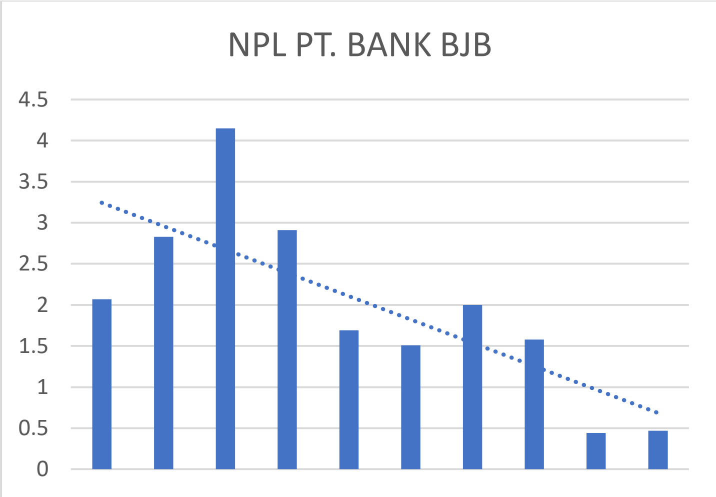

Figure 2 NPL PT. Bank BJB tbk 2012-2021 level

The table above indicates the results of calculating the NPL ratio of PT. Bank BJB from 2012 to 2021. The NPL ratio of PT. Bank BJB indicates the average NPL ratio of PT. Bank BJB by 1.97%, with the highest rate of 2.91% in 2015 and the lowest rate of 0.44% and 0.47% (2020 and 2021). The average NPL ratio of 1.97% based on the table above indicates PT. Bank BJB are in the very healthy category (very healthy if < 2%). This implies that, in general, the NPL ratio of PT. Bank BJB declared it very beneficial. The decrease in the ratio of NPL (Non-Performing Loans) at PT. Bank BJB During ten years of observation indicates that PT. Bank BJB can manage credit risk well to minimize the level of non-performing or bad loans. This positively impacts the health of the banking system as a whole because the lower the NPL level, the lower the risk of default and loss from the sale of non-current assets. Therefore, the trend of decreasing NPL ratio of PT. Bank BJB indicates that these banks are in the very healthy category.

Management

Table 10 Management

No.	*Tahun*									
Ratio	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio (Percentage)	0.7409	0.964	0.931	0.881	0.867	0.8727	0.918	0.960	0.863	0.816
Average Ratio	74.09 88.18	96.47	93.18	88.13	86.7	87.27	91.89	96.07	86.32	81.68

Source: Data processing results 2022

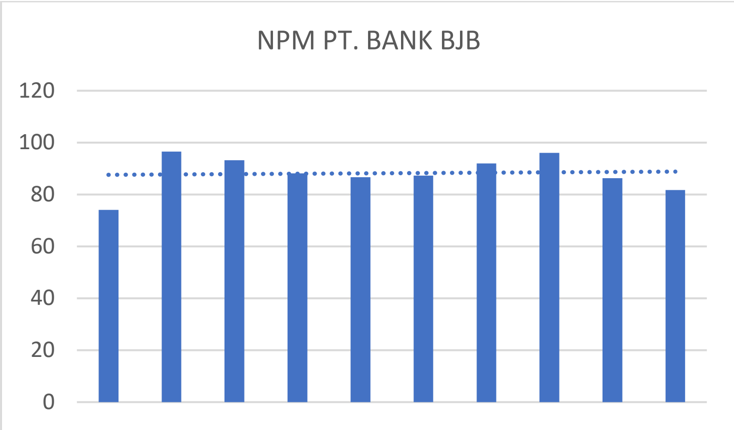

Figure 3 NPM PT. Bank BJB tbk 2012-2021 level

The NPM ratio is a financial ratio that indicates how much profit a company earns for every dollar of revenue generated. A higher NPM ratio indicates that a company is more efficient in converting its revenue into profit. Looking at the table, we can see that PT. Bank BJB has been able to maintain a healthy NPM ratio over the years. This is a positive sign for the company's investors and stakeholders, as it indicates that the bank is operating in a profitable and sustainable manner. Furthermore, the trendline of the NPM ratio for PT. Bank BJB over the 10-year observation period shows a steady increase. This indicates that the bank has been able to manage its assets and funds effectively to generate consistent profits. This is a testament to the bank's management team and their ability to make strategic decisions that have resulted in sustained profitability. In conclusion, the NPM ratio of PT. Bank BJB has shown a healthy trend over the years, with a relatively stable positive trend. This indicates that the bank is operating efficiently and generating consistent profits. This is a positive sign for investors and stakeholders, as it indicates that the bank is financially stable and well-managed.

Earnings

Table 11 Earnings

No.	*Tahun*									
ROA	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio	0.0246	0.0261	0.0192	0.0204	0.0222	0.0201	0.02	0.0168	0.0166	0.0173
Ratio (Percentage)	2.46	2.61	1.92	2.04	2.22	2.01	2	1.68	1.66	1.73

Average	2.03

Source: Data processing results 2022

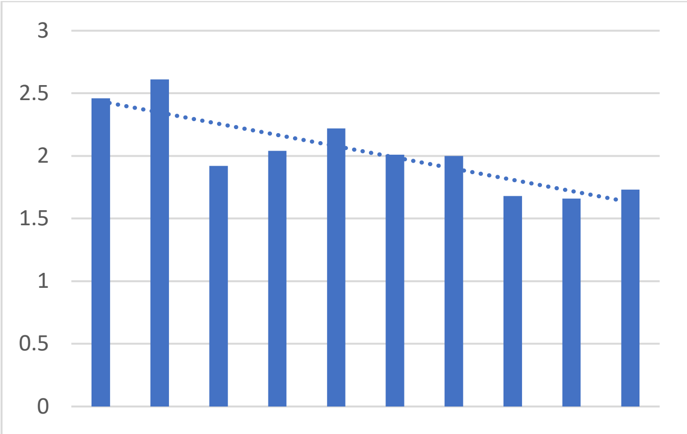

Figure 4 ROA PT. Bank BJB tbk 2012-2021 level

The table above indicates the results of calculating the ROA ratio of PT. Bank BJB from 2012 to 2021. The ROA ratio figure for PT. Bank BJB indicates an average ratio rate of 2.03%, with the highest rate of 2.61% (2013) and the lowest at 1.66% (2020); this was triggered by the pandemic, which resulted in a decrease in profit from the use of assets—the average ratio of ROA for PT. Bank BJB is 2.03%, which is healthy. This implies that, in general, the ROA ratio of PT. Bank BJB has been declared fit—the tendency of the ROA ratio of PT. Bank BJB from 2012 to 2021 for ten years of observation has decreased. This drastic decrease caused the ROA trend line during the 10-year observation period to decrease, as shown in the graph above. This condition is due to the fact that the increase in assets of PT. Bank BJB was not followed and was not proportional to the rise in profit before tax. This indicates that PT. Bank BJB experienced problems managing their assets efficiently, so they did not generate optimal profits. This can be a concern for bank management in order to increase asset management efficiency and optimize the profit generated.

Tabel 12 Earning

No.	*Tahun*									
BOPO	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio	0.8002	0.7941	0.856	0.8331	0.8122	0.8225	0.8422	0.8423	0.8395	0.8194
Ratio (Percentage)	80.02	79.41	85.6	83.31	81.22	82.25	84.22	84.23	83.95	81.94
Average	82.62									

Source: Data processing results 2022

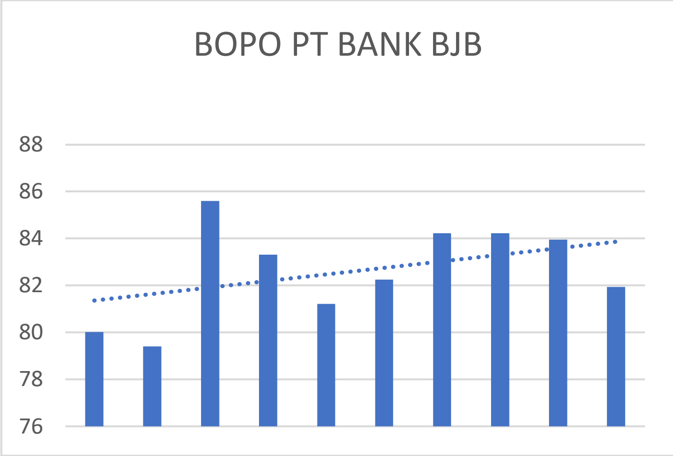

Figure 5 BOPO PT. Bank BJB tbk 2012-2021 level

Based on the table above, the results of calculating the BOPO ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB) from 2012 to 2021 are indicated. The BOPO ratio figure of the Regional Development Bank of West Java and Banten (PT. Bank BJB) indicates an average ratio figure of 82.62%, with the highest ratio figure of 85.6% (in 2014) and the lowest figure of 79.41% (in 2013). The average ratio of BOPO Regional Development Bank of West Java and Banten (PT. Bank BJB) is 82.62%, falls into a greatly healthy category. It implies that in general, the BOPO ratio of *the* Regional Development Bank of West Java and Banten (PT. Bank BJB) was declared very healthy. Although the tendency of the BOPO ratio of the Regional Development Bank of West Java and Banten (PT. *Bank BJB*) has increased during the 10-year observation period, as seen in the chart, the increase is still below 88%, which still indicates that the BOPO ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB) falls into a greatly category.

Liquidity

Table 13 Likuidity

No.	*Tahun*									
LDR	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Ratio	0.7409	0.9647	0.9318	0.8813	0.867	0.8727	0.9189	0.9607	0.8632	0.8168
Ratio (Percentage)	74.09	96.47	93.18	88.13	86.7	87.27	91.89	96.07	86.32	81.68
Average	88.18									

Source: Data processing results 2022

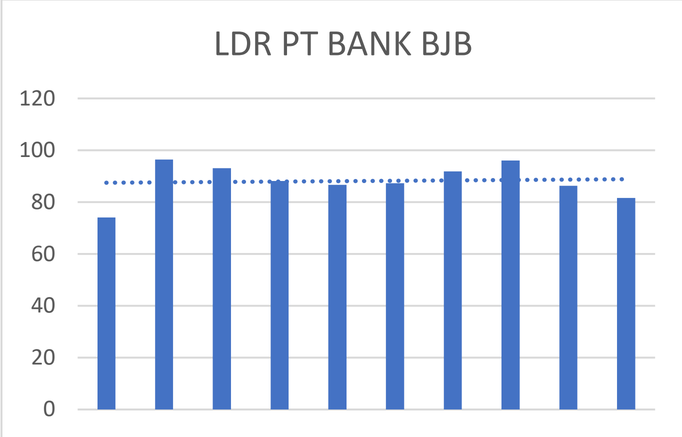

Figure 6 LDR PT. Bank BJB tbk 2012-2021 level

Based on the table above, it indicates the results of calculating the LDR ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB) from 2012 to 2021. The LDR ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB*)* indicates an average ratio figure of 88.18%, with the highest number of 96.47% (in 2013) and the lowest number of 74.09% (in 2012). The average LDR ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB) is 88.18%, which falls into a greatly healthy category. It implies that, in general, the LDR ratios of PT. Bank Pembangunan Regency West Java and Banten Tbk were declared quite healthy. Thus, partially all 10 periods of observation get a fairly healthy predicate. The tendency of the LDR ratio of the Regional Development Bank of West Java and Banten (PT. Bank BJB) over the 10-year period of observation tends not to increase or decrease significantly, as seen in the chart, indicating that the Regional Development Bank of West Java and Banten (PT. Bank BJB) still remains in a quite healthy category.

5. CONCLUSIONS

Based on the CAMEL method analysis, it can be concluded that PT. Bank BJB has a high level of soundness. The CAR ratio analysis indicates that the bank has sufficient capital to support its operations and withstand financial shocks. The NPF and NPL ratio analyses indicate that PT. Bank BJB has a low level of non-performing loans, indicating that the bank's asset quality is healthy. The NPM ratio analysis suggests that PT. Bank BJB can generate consistent profits from year to year, indicating efficient management of assets and funds. In addition, the ROA and BOPO ratio analyses indicate that PT. Bank BJB can generate profits and operate efficiently. The BOPO ratio analysis also suggests that the bank has sufficient liquidity to meet its short-term obligations. The LDR ratio analysis indicates that PT. Bank BJB has a reasonable level of loan-to-deposit ratio, indicating that the bank's funding structure is healthy. Overall, the analysis using the CAMEL method indicates that PT. Bank BJB is a financially sound and stable bank, which is crucial for its long-term viability and success. However, it is essential to note that the analysis is based on past performance, and the bank needs to continue to monitor and manage its risk factors to maintain its soundness level in the future.

BIBLIOGRAPHY

Abdillah, W. A., Khosyi, S., & Athoillah, M. A. (2021). PENGARUH LIKUIDTAS DAN SOLVABILITAS TERHADAP RETURN SAHAM MELALUI PROFITABILITAS SEBAGAI VARIABEL INTERVERNING (Pada PT. Aneka Tambang (Persero) Tbk yang terdaftar di JII Tahun 2010-2019). *JURNAL INVESTASI*, *7*(3), 34–47.

Abdillah, W. A., & Nurfauzan, M. I. (2022). Pengaruh Tingkat Kecukupan Modal , Likuiditas , dan Risiko Kredit terhadap Profitabilitas Bank Pembangunan Daerah. *Business Innovation and Entrepreneurship Journal (BIEJ)*, *04*(01), 82–90.

Andriasari, W. S., & Munawaroh, S. U. (2020). Analisis Rasio CAMEL (Capital, Asset, Management, Earnings, Equity dan Liquidity) pada Tingkat Kesehatan Bank (Studi Kasus BRI Syariah Periode 2018-2019). *BISNIS : Jurnal Bisnis Dan Manajemen Islam*, *8*(2), 237. https://doi.org/10.21043/bisnis.v8i2.8795

Büyükşalvarci, A., & Abdioğlu, H. (2011). Determinants of capital adequacy ratio in Turkish Banks: A panel data analysis. *African Journal of Business Management*, *5*(27), 11199–11209. https://doi.org/10.5897/ajbm11.1957

Fathimah, V. (2020). Analisis Kinerja Keuangan Bank Syari'ah Mandiri Dengan Metode CAMEL. *CIVITAS: Jurnal Studi Manajemen*, *2*(3), 197–205.

Fenti, H. (2018). *Metodologi Penelitian* (1st ed.). Rajawali Press.

Hafiz, A. P. (2018). Penilaian Tingkat Kesehatan Bank Syariah dengan Metode CAMEL dan RGEC. *Iltizam Journal Of Shariah Economic Research*, *2*(1), 66–83.

Maghfiroh, L., & Pratikto, M. I. S. (2022). Analisis Kesehatan Laporan Keuangan Pada PT BPR Syariah Buana Mitra Perwira Dengan Menggunakan Metode Camel Tahun 2016 – 2020. *Manajerial*, *9*(01), 102. https://doi.org/10.30587/manajerial.v9i01.3374

Pattiruhu, J. R. (2020). ANALISIS KINERJA KEUANGAN MELALUI METODE CAMEL PADA PT. BANK CENTRAL ASIA, Tbk DI KOTA AMBON. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *8*(2), 64–78.

Pratikto, M. I. S., Fabrela, C. B., & Basya, M. M. (2021). Analisis Kesehatan Laporan Keuangan pada PT Bank Muamalat Indonesia Tbk dengan Menggunakan Metode Camel Tahun 2015–2019. *OECONOMICUS Journal of Economics*, *5*(2), 75–85. https://doi.org/10.15642/oje.2021.5.2.75-85

Pratikto, M. I. S., Qanita, A., & Maghfiroh, R. U. (2019). ANALISIS TINGKAT KESEHATAN DAN POTENSI FINANCIAL DISTRESS DENGAN METODE RGEC PADA BNI SYARIAH TAHUN 2014-2018. *Journal of Islamic Economics and Business*, *9*(1).

Pratikto, M. I. S., & Rahmawati, N. N. (2021). Analisis Tingkat Kesehatan Laporan Keuangan pada PT Bank Syariah Mandiri Tbk. dengan Metode CAMEL Periode 2016 – 2020. *OECONOMICUS Journal of Economics*, *6*(1), 29–37. https://doi.org/10.15642/oje.2021.6.1.29-37

Rangga Pangestu. (2021). Analisis Tingkat Kesehatan Bank BNI Syariah, TBK dengan Menggunakan Metode Camel. *JUPREM Jurnal Penelitian Ekonomi Manajemen*, 1–6.

Sari, A. N. (2021). Analisis Kinerja Keuangan Dengan Menggunakan Metode Camel, Metode Eva, Dan Standard Bank Indonesia Pada Pt. Bpd Jawa Tengah Periode 2014-2020. *Jurnal Ilmiah Mahasiswa Akuntansi*, *1*(3), 179–189.

Sari, R. K. (2019). Analisis Kesehatan Bank Dengan Metode Camel (Studi Kasus : Pt. Bank Tabungan Negara, Tbk Periode 2011-2015). *Monex : Journal Research Accounting Politeknik Tegal*, *8*(1), 208. https://doi.org/10.30591/monex.v8i1.1115

Sugiyono. (2014). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.

Sumadi, G. (2018). Analisis Tingkat Kesehatan Bank Pembangunan Daerah Sumatera Selatan Dan Bangka Belitung Menggunakan Metode Camel. *I-Finance: A Research Journal on Islamic Finance*, *4*(1), 15–30. https://doi.org/10.19109/ifinance.v4i1.2298

Taswan, C. (2010). *Manajemen Perbankan Konsep, Teknik & Aplikasi* (2nd ed.).

Trisnawati, R., Aryanti, R., & Effendi, R. Y. (2022). ANALISIS TINGKAT KESEHATAN PT BANK TABUNGAN NEGARA (PERSERO) MENGGUNAKAN METODE CAMEL. *SURPLUS: Jurnal Riset Mahasiswa Ekonomi Manajemen Dan Akuntansi*, *1*(8.5.2017), 2003–2005.